

For this Congress, Republican moderates wrote a health reform bill to repeat these successes, lowering the costs for all Americans and expanding coverage. Indications are we will not be allowed to vote on these commonsense reforms. Instead, we will vote on a bill that is 1,000 pages long, at \$1 billion a page, costing \$1 trillion, raising taxes in the teeth of this recession to marginal rates higher than France.

I urge Members to reject this bill and put forward a commonsense set of reforms that will lower health costs without raising taxes.

WE NEED TO PASS THE HEALTH REFORM BILL

(Mrs. CAPPS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. CAPPS. Mr. Speaker, recently a constituent called me distraught. She has health insurance, but that company is denying life-saving surgery for her daughter born with spina bifida. Why? Because when this mother took a new job recently, she got new health insurance, and this health insurance company says they don't have to pay for her daughter's surgery because spina bifida is a preexisting condition.

Sadly, this is not an isolated story. Every one of us here has constituents who are going through similar situations. These are the people I am fighting for.

Our health reform bill seeks to insure the nearly 50 million people who don't have any health insurance, but just as important is fixing the currently broken health insurance for people who have or think they have coverage. We will force insurance companies to change these policies, and we will guarantee that every American has access to a plan that will always be there for them. This can be a private plan or the public plan, but there will always be an option.

And that's why we need to pass this health reform bill, and we need to do it now.

REFORM IN OUR FINANCIAL SYSTEM CANNOT SACRIFICE THE HEALTH OF OUR SMALL FINANCIAL INSTITUTIONS

(Mr. LUCAS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. LUCAS. Mr. Speaker, an uneven playing field already exists between large financial institutions and smaller community banks. Rather than working to close that gap, however, President Obama has decided to further our community bankers' burdens with his Consumer Financial Protection Agency.

Under this new agency, community banks that have continued to provide a reliable source of credit to their customers will be saddled with additional

costs and regulations that could potentially drive many out of business. In addition, these increased costs will be passed along to consumers in the form of higher bank fees and less availability of credit. So, exactly how is this supposed to help our current financial crisis?

It appears as though, once again, this administration plans to force Main Street to pay for the mistakes made on Wall Street as they continue to follow their financial policy of "too big to fail, too small to matter."

Reform is needed within our financial system, but that reform cannot sacrifice the health of our small financial institutions.

MINIMUM WAGE INCREASE

(Mr. COHEN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. COHEN. Mr. Speaker, today the Federal minimum wage rises to \$7.25 an hour. This Congress is proud that the previous Congress passed the minimum wage, and it went up in stair steps; and in these tough economic times, working people need help. They need help with all types of activities.

This will put \$1,100 in the pockets of working people. That means money for groceries, for rent, for school supplies, moneys that will help with this economic recovery, \$5.5 billion over the next 12 months.

One of the first votes I took in this Congress was to increase the minimum wage that had been held stagnant for decades. This will help 40,000 people in my district in Memphis and across the country.

This Congress should be proud of its support for working families, but sad that it took so long to get this minimum wage to where it is. We need to help the working people, and we need to make sure we make this country a better country with health insurance for all.

CONSUMER PROTECTION REGULATION?

(Mrs. BIGGERT asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. BIGGERT. Mr. Speaker, Toni Marie's bakery in my hometown can fulfill your chocolate chip cookie cravings or make an elegant wedding cake for you, which they did for my kids. Imagine if D.C. bureaucrats from a new Federal consumer cookie protection agency require our bakery to use only a new Federal cookie recipe and sell one kind of cookie, sugar free with no flavor, and only certain customers are deemed healthy enough to buy it so they stop going. What happens? The bakery is out of business.

As crazy as it sounds, it's very similar to the Democrats' solution to protect us from our future financial dis-

aster. Masked in rhetoric to simplify and improve our lives, the proposal creates a new agency to tell every community financial business across America which products they can and cannot offer to consumers.

Bigger government and limits on choice won't restore confidence in our financial marketplace. Our system needs a stronger, smarter, regulatory approach which our Republican plan offers to empower consumers, protect against fraud, and preserve consumer choice.

THE TIME IS NOW FOR HEALTH INSURANCE REFORM

(Mr. PALLONE asked and was given permission to address the House for 1 minute.)

Mr. PALLONE. Mr. Speaker, President Obama in his speech to the Nation on Wednesday night really brought home the fact that we need to act on health care reform immediately before this Congress adjourns for the August recess, and the reason is simple: costs continue to go up.

The cost of health insurance, inflation is way out of line by comparison to any other developed country, and we still have about 40 million to 50 million Americans that have no health insurance. So we need to do both. We need to cover everyone as best we can, and we need to bring down the costs of health insurance.

The bottom line is that many of the organizations who opposed health insurance reform 15 years ago when I was here under President Clinton now support a plan that the insurance companies, the AMA, the doctors, PhRMA, the pharmaceutical industry, all these groups have come together with President Obama because they realize that we can't continue with the status quo.

The time is now for health insurance reform, and we need to get together as both Democrats and Republicans to pass it.

GOVERNMENT HEALTH CARE TAKEOVER WILL KILL JOBS

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, the President says incorrectly that if you like your health care coverage you can keep it under his plan. This has been refuted by many sources, including the White House, which has admitted that the President's rhetoric should not be taken literally. Unfortunately, with the mandates and new taxes on small businesses included in the Democrat bill, the question should be: if you like your job, can you keep it?

With estimates ranging from 1.6 million to 4.7 million jobs lost under the Democrat scheme, it is clear this plan will destroy jobs and weaken our economy. You cannot make health care